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WASHINGTONTO Examiner Yogesh C. Garg (Group 3625)FAX NO. 703-305-7687FIRM/COMPANY U.S. Patent and Trademark OfficeVOICE NO. 703-306-0252FROM T. Murray SmithVOICE NO. 214.953.6684DATE February 6, 2003RETURN TO Judy BaggettFAX NO. 214.953.6503PAGES (including cover) 30**MESSAGE**In re Application of: Gavin A. GroundsExaminer: Yogesh C. GargSerial No.: 09/800,535Group: 3625Filed: March 6, 2001Title: METHOD AND APPARATUS FOR PROCESSING FINANCIAL TRANSACTIONSAttorney Docket No. 014208.1388

Please immediately notify Examiner Yogesh C. Garg by e-mail (or by telephone at 703-306-0252) that this cover sheet (with the enclosed Amendment) has been received. Thank you.

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